

**COMMUNITY HOLDING COMPANY OF FLORIDA, INC.**

	CPP Disbursement Date 02/06/2009	RSSD (Holding Company) 3577370	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$52	\$77	47.4%		
Loans	\$35	\$50	40.9%		
Construction & development	\$6	\$6	3.4%		
Closed-end 1-4 family residential	\$5	\$10	102.6%		
Home equity	\$0	\$0	-21.5%		
Credit card	\$0	\$0			
Other consumer	\$0	\$0	90.7%		
Commercial & Industrial	\$3	\$3	13.2%		
Commercial real estate	\$18	\$25	41.0%		
Unused commitments	\$3	\$6	98.0%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$0	\$4			
Asset-backed securities	\$0	\$0			
Other securities	\$3	\$5	95.3%		
Cash & balances due	\$5	\$9	79.4%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$45	\$69	53.7%		
Deposits	\$44	\$68	53.6%		
Total other borrowings	\$0	\$0			
FHLB advances	\$0	\$0			
Equity					
Equity capital at quarter end	\$8	\$9	11.1%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$2	NA		
Performance Ratios					
Tier 1 leverage ratio	11.2%	8.1%	--		
Tier 1 risk based capital ratio	13.3%	11.4%	--		
Total risk based capital ratio	14.2%	12.6%	--		
Return on equity <sup>1</sup>	-33.5%	-7.2%	--		
Return on assets <sup>1</sup>	-5.1%	-0.8%	--		
Net interest margin <sup>1</sup>	3.2%	3.2%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	72.8%	0.0%	--		
Loss provision to net charge-offs (qtr)	91.4%	0.0%	--		
Net charge-offs to average loans and leases <sup>1</sup>	6.1%	0.0%	--		
<sup>1</sup> Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	0.0%	0.0%	0.5%	0.0%	--
Closed-end 1-4 family residential	0.0%	0.0%	0.0%	0.0%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	0.0%	0.0%	--
Commercial & Industrial	3.4%	0.0%	14.7%	0.0%	--
Commercial real estate	2.6%	0.0%	0.0%	0.0%	--
Total loans	1.5%	0.0%	1.5%	0.0%	--